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10 experts predict what's next for AI in wealthtech
By Rob Burgess
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To date, most AI use by financial advisors has been confined to back-office functions. That's poised to change in 2026, when client-facing AI begins to take hold, experts say.

"In 2026, we are going to see AI working directly with clients on their financial and tax plans," predicted Jay Zigmont, CEO and founder of Childfree Wealth in Mount Juliet, Tennessee.

Other advisors are similarly confident that AI tools will move beyond meeting notes, email cleanup and document summaries. "Up to now, AI has mostly stayed behind the scenes," said Mike McCulloch, a financial advisor at Hunter Associates in Salem, Ohio. "In 2026, it'll start taking on the simple client communication that eats up time for advisory teams."

Zigmont said the next big step after that would be for AI to perform behavioral and life coaching with clients — and eventually brief advisors on what they could do better.

"It is not a large jump from AI transcription of meetings to AI providing feedback to financial planners," he said. "Once AI starts giving feedback, it can also 'score' or monitor planners to prevent errors. While we focus on AI having errors, we really don't know how many errors human planners make."

Even if some of those changes remain a few years away, 2026 will likely mark a tipping point for AI in wealthtech, said Bill Harris, CEO and founder of Evergreen Wealth in Miami Beach, Florida.

"Investors will expect their advisors or financial apps to know their entire financial picture, respond instantly and optimize across their entire balance sheet," he said.

On the fintech side, industry maturation will bring both expansion and contraction. Kristen Oziemkowski, chief operating officer at The Mather Group in Chicago, said she expects to see new AI vendors and solutions emerge and others to consolidate or collapse.

"These tools will focus on streamlining back-office workflows, reducing manual administrative work and improving the speed and accuracy of routine tasks," she said.

Many firms rushed to be first to market in the AI wealthspace in 2025, but that

doesn't necessarily translate to an advantage, said JP Powers, chief investment officer at RWA Wealth Partners in Boston. Latecomers may benefit from watching competitors, particularly when it comes to how to build more complete and compliant offerings. "For instance, the importance of security and compliance with the latest standards is likely easier built from the ground up rather than tacked on to an existing system," he said.

From compliance and cybersecurity to data strategy and personalization, industry leaders see AI writ large all over 2026. Scroll down to see what 10 of them identify as the most important trends to watch in the year ahead:

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Human accountability will be more important than ever
Med Yacoub, marketing director at broker dealer Tradesk Securities in New York City

"What will make 2026 different from previous years is that AI will need to be accountable. The speed it brings creates the risk of false precision, hallucinations and limited back testing. Without human review, compliance awareness, and real judgment behind the outputs, AI can misread situations and mislead clients. Technology isn't the differentiator anymore; how it's governed and applied is. AI won't expose a technology gap in wealthtech. It will expose a judgment gap."

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AI chatbots will be everywhere. So will regulators
Leibel Sternbach, chief technology officer at Advisor CRM in Plainview, New York

"First, AI chatbots are coming to every fintech app. If your platform doesn't have some form of conversational AI embedded by year-end, you'll look dated. The downside? We're seeing a lot of subpar, hastily built chatbots slapped onto existing apps, which is sowing confusion among advisors about what AI can actually do. Many are underwhelmed because their first experience is with a glorified FAQ bot, not true AI capability.

"Second, the rise of AI compliance software — especially as we start seeing regulatory actions around rogue AI usage at firms. The SEC has already signaled AI is a top examination priority, and firms are scrambling to get governance frameworks in place before they're the cautionary tale."

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Data will continue to increase in value
Dan Bjerke, president of digital wealth at fintech InvestCloud in New York City

"True transformation in wealthtech depends on a disciplined data strategy. Because AI magnifies poor data just as readily as accurate data, firms must first establish a single, permissioned source of truth before deploying intelligent agentic layers."

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AI will help deliver holistic financial advice
Raj Doshi, president and chief operating officer at the embedded tax platform april, in Austin, Texas

"Much of the dialogue about AI in wealth management has been centered around helping advisors drive more efficiency in their existing workflows — like notetaking and prospecting. Meanwhile, AI has enabled transformative shifts in spaces like tax and estate planning that are allowing advisors to both broaden their service offerings and enable them to connect dots between disparate systems and data sets to drive actionable insights for clients."

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AI will help close the ‘advice gap’ with personalization
Kerry Ryan, senior director of financial services at AI-powered sales enablement platform Seismic in Los Angeles

"With AI in the mix, financial firms are going to get a lot better at personalizing what they offer. Products, advice and interactions will be designed specifically for each customer using AI-driven insights. For example, wealth and asset management companies will start using AI to close the 'advice gap,' making personalized guidance available to more people instead of relying only on one-on-one advice from human advisors."

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Trust will be the most valuable commodity
Rhodri Preece, senior head of research at the CFA Institute in London

"Looking ahead, there will be a stronger emphasis on human and AI collaboration in 2026. We're already starting to see trust issues surrounding AI, so the role of human advisors will become even more important. Ethics, empathy and human connection stand at the core of financial relationships."

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AI will turbocharge marketing efforts
Ugur Hamaloglu, Americas wealth and asset management consulting leader at global professional services consultancy Ernst & Young in Tampa, Florida

"The wealth industry remains heavily focused on growth, and AI is increasingly being applied to support that agenda. The two biggest trends we're seeing are the use of AI to improve client acquisition and conversion — largely through more effective marketing — and the use of AI to drive operational efficiency."

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AI will help merge health with wealth
Pamela Cytron, president of wealthtech accelerator The Founders Arena in Arlington, Texas

"The next frontier of wealthtech is the client's full life profile — financial, physical and emotional — what I call the 'Health-Wealth-Trust Triangle.' Wealth platforms will integrate longevity insights, cognitive performance, stress and sleep data, medication patterns and behavioral indicators. Advisors need AI that interprets how health impacts financial behavior and long-term planning. Trust becomes the bridge — clients allow deeper data only when systems are transparent, ethical and explainable. Most wealthtech infrastructure isn't built for cross-domain data, and 2026 will expose that gap."

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AI will be increasingly used for threat detection and defense
Luca Russignan, global head of IT consultancy Capgemini Research Institute for Financial Services in London

"Firms recognize that as they deploy more AI-driven tools, they also need enhanced defenses against increasingly sophisticated threats. The focus is expanding beyond what AI can do for clients to how it protects the entire ecosystem, from proactive compliance monitoring to advanced fraud detection and adaptive security architectures."

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Agentic AI will monitor portfolios and more
Amin Zaman, financial services, wealth management and retail banking services advisor at Salesforce in Philadelphia

"By early 2026, we expect to see a lot of attention on discrete high-value AI agent use cases, including automated task creation, meeting prep and meeting summaries. As firms build their AI muscle and the capabilities mature, I expect we'll see internal and external AI agents become a transformative part of numerous firms' operating models. This will be in use cases such as continuous portfolio monitoring, event detection, estate case management and more."

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